

**From:** "Leland Riffel" <lriffel@worldnet.att.net> on 09/17/2004 09:40:17 PM

**Subject:** Disputes on Credit Cards

After settlement on accounts with First USA Bank, Capitol One Bank, and Household Finance Corporation, these banks continued to violate terms and condition of the settlement agreement to report Status of the Account "Paid as Agreed" as was stipulated in the settlement agreement. This was then reported to the credit reporting agencies which appear to be in cahoots with the banks bad [negative] reporting habits and continue recycling the negative information year after year. When asked for bank employee names and phone numbers, they provide generic numbers when used you are cycled through six layers of delegation and put on telephone hold before one finally gives up. Nothing is done by the Banks or Credit Reporting Agencies to offer, guide or direct consumer on how to rectify the problem. The CRA's are now discounting requests for investigations as frivolous. The CRA's response is stated as complete and they say there was a change in the report as a result of their investigation, but when compared against previous report there was no change at all.

HFC refuses to acknowledge a settlement agreement to report Status of the account "Paid as Agreed" as was stipulated in the settlement agreement and instead claims to be part of the Bankruptcy two years after settlement of account. When reported to the credit reporting agencies, the CRA's appear to be in cahoots with the HFC's negative reporting and seem to enjoy it very much. Nothing is done by the Bank or Credit Reporting Agencies to offer, guide or direct consumer on how to rectify the problem. The CRA's are now discounting requests for investigations as frivolous. The CRA's response is stated as complete and they say there was a change in the report as a result of their investigation, but when compared against previous report there was no change at all.

MBNA refuses to acknowledge a bankruptcy discharge by still saying there is an outstanding charge and stating that the account status is in "collections" in their reporting to the CRA's. When reported to the credit reporting agencies, the CRA's appear to be in cahoots with the Banks negative "in collections" reporting and seem to enjoy it very much. When asked for bank employee names and phone numbers, they provide generic numbers when used you are cycled through six layers of delegation and put on telephone hold before one finally gives up. Nothing is done by the Bank or Credit Reporting Agencies to offer, guide or direct consumer on how to rectify the problem. The CRA's are now discounting requests for investigations as frivolous. The CRA's response is stated as complete and they say there was a change in the report as a result of their investigation, but when compared against previous report there was no change at all.

National City Mortgage Co a lender on a home mortgage was specifically excluded from Bankruptcy petition, however after discharge, has since gone the extra mile to insure that the account status is reported to the CRA's as "account is part of bankruptcy". When reported to the credit reporting agencies, the CRA's appear to be in cahoots with the Bank negative status of account "in Bankruptcy" reporting and seem to enjoy it very much. Nothing is done by the Bank or Credit Reporting Agencies to offer, guide or direct consumer on how to rectify the problem. The CRA's are now discounting requests for investigations as frivolous. The CRA's response is stated as complete and they say there was a change in the report as a result of their investigation, but when compared against previous report there was no change

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